

UNITED STATES BANKRUPTCY COURT, NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION

IN RE:

CASE NO. 05 B 08663

JAMES B ALFORD III

CHAPTER 13

SONIA D ALFORD

JUDGE: BRUCE W BLACK

Debtor

SSN XXX-XX-4609

SSN XXX-XX-0755

TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, Chapter 13 Standing Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 USC 1302(b)(1).

1. The case was filed on 03/10/05 and confirmed on 05/11/05.
2. The case was dismissed after confirmation, 10/10/2008.
3. The Debtor paid a total of \$ 21233.72 .
4. The Trustee made disbursements to creditors as follows:

CREDITOR NAME	CLASS	CLAIM AMOUNT	INTEREST PAID	PRINCIPAL PAID
COUNTRYWIDE HOME LOANS	CURRENT MORTG	.00	.00	.00
COUNTRYWIDE HOME LOANS	MORTGAGE ARRE	4276.04	.00	4276.04
AMERICAN GENERAL FINANCE	SECURED	.00	.00	.00
AMERICAN GENERAL FINANCE	MORTGAGE ARRE	442.00	.00	437.03
AMERICAN GENERAL FINANCE	NOTICE ONLY	NOT FILED	.00	.00
LOUIS WEINSTOCK	NOTICE ONLY	NOT FILED	.00	.00
WELLS FARGO FINANCIAL AC	SECURED	11050.00	1789.25	10893.37
AMERICASH LOANS	UNSECURED	279.48	.00	.00
EMERGENCY CARE PHYSICIAN	UNSECURED	NOT FILED	.00	.00
HSBC	UNSECURED	NOT FILED	.00	.00
PAYDAY LOAN STORE	UNSECURED	339.97	.00	.00
PROVIDIAN NATIONAL BANK	UNSECURED	NOT FILED	.00	.00
ECMC	UNSECURED	6506.77	.00	.00
COTTONWOOD FINANCIAL LTD	UNSECURED	1413.67	.00	.00
US CELLULAR	UNSECURED	NOT FILED	.00	.00
WORLD FINANCIAL NETWORK	UNSECURED	170.48	.00	.00
WELLS FARGO FINANCIAL AC	UNSECURED	8527.10	.00	.00
SALLIE MAE SERVICING COR	UNSECURED	3007.05	.00	.00

Summary of disbursements:

	SECURED	PRIORITY	UNSECURED	OTHER	TOTAL
TOTAL CLMS ALLOWED	15768.04	.00	20244.52	.00	36012.56
PRINCIPAL PAID	15606.44	.00	.00	.00	15606.44
INTEREST PAID	1789.25	.00	.00	.00	1789.25
TOTAL PAID	17395.69	.00	.00	.00	17395.69
The Debtor's attorney, ZALUTSKY & PINSKI					
and was paid \$ 6.00 direct and \$ 2694.00 through the plan.					2700.00

The Trustee received \$ 910.03 .

Refunds to the Debtor totaled \$ 234.00^{of 2} .

Wherefore, the Trustee requests an order be entered discharging the Trustee and the surety on his bond from any further liability in this case.

Dated: 01/13/09

/s/
GLENN STEARNS
CHAPTER 13 TRUSTEE